

EXHIBIT 4

Yip
9512
1040

26 July 1998
D-866
EL
9-23-98

Ms. Emerald Libird

IRS

300 ALA MOANA BLVD.
NO. 50089
HONOLULU HI, 96850.

Dear Ms. Emerald Libird,

Please find the informations you need regarding the funds that I loaned to Mr. Andy Yip.

Total amount; US\$ 350.000

Year; between 1995 and 1996

numerous times

Each time, the amount was different and I don't have any detailed record.

Format; through foreign currency, by cash, and also through third party

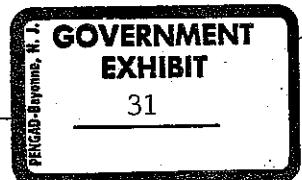
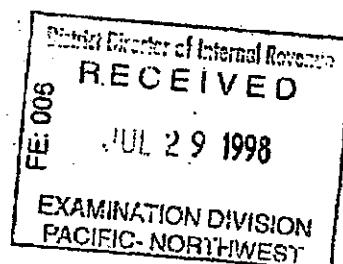
Because of my frequent travelling and our friendship, I did not do it like as business.

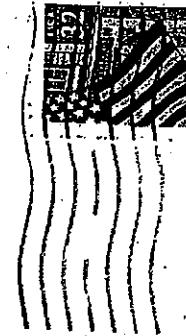
I hope my informations above would help your work.

Sincerely yours,

E. D.

ERIKO DMITROVSKY





Mrs. Eriko Dmitrovsky
1221 Victoria St #1904
Honolulu, HI 96814
U.S.A.

IRS

300 ALA MOANA BLVD
NO. 50089
Honolulu, HI, 96850

ATTN: M.S.H. #66

MS. EMERALD LIB/RP
RECEIVED, 1998 JUL 29 PM 10:00 AM HONOLULU MAIL ROOM

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